

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Diane SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: MANAGEMENT OF INTRA-DAY
INTEREST CALCULATIONS FOR BANK
ACCOUNTS

Examiner: Mohammad Z. Shaikh

Art Unit: 3696

Confirmation No.: 2618

RESPONSE TO OFFICE ACTION

Mail Stop: Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action, dated January 6, 2009, kindly amend the application as follows:

Amendments to the Claims begin on page 2.

Remarks begin on page 9.